

United States Bankruptcy Court
Eastern District of New YorkIn re:
Sabrina Crutch
DebtorCase No. 13-47530-ess
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz
Form ID: 213Page 1 of 2
Total Noticed: 30

Date Rcvd: Dec 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2013.

db +Sabrina Crutch, 137-02 Brookville Boulevard, Rosedale, NY 11422-1723
tr +Debra Kramer, Debra Kramer, PLLC, 98 Cutter Mill Road, Suite 466 South,
Great Neck, NY 11021-3019
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8216572 +Alliance One Receivables, 80 Clinton Street, Suite D # 391, Hempstead, NY 11550-4222
8216573 +Barclays Bank, 700 Prides Xing, Newark, DE 19713-6102
8216578 +Diamont Resorts Financial, PO Box 60480, Los Angeles, CA 90060-0480
8216581 +HSBC Card Services, PO Box 71104, Charlotte, NC 28272-1104
8216584 +Jacqueline Wagner, 1055 Franklin Avenue, Suite 202, Garden City, NY 11530-2903
8216586 +Metropolitan Diagnostic, 224 7th Street, 3rd Floor, Garden City, NY 11530-5734
8216588 +Midland Funding LLC, 75 Maiden Lane, Suite 207, New York, NY 10038-4810
8216589 +N.S. LIJ Dept of Radiolog, C/O Jeffrey Lerman P.C., 170 Old Country Road, Suite 600,
Mineola, NY 11501-4313
8216590 +North Shore Health Sys, PO Box 415972, Boston, MA 02241-5972
8216591 +North Shore LIJ, Health System Laborator, PO Box 415972, Boston, MA 02241-5972
8216592 +Stephanie Buck Haskin MD, 600 Northern Blvd, Suite 109, Great Neck, NY 11021-5200
8216593 +T.B.A. Tax Service Inc., Financial & Accounting, 475 W Merrick Road, Suite 105,
Valley Stream, NY 11580-5202
8216594 +Washington Mutual Bank, C/O Schachter Portnoy LLC, 500 Summit Lake Drive,
Valhalla, NY 10595-1340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: scottsch@optonline.net Dec 20 2013 18:04:46 Scott R Schneider, 117 Broadway,
Hicksville, NY 11801

8216574 +EDI: CAPITALONE.COM Dec 20 2013 18:13:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
8216575 +EDI: CAPITALONE.COM Dec 20 2013 18:13:00 Capital One Bank, PO Box 30281,
Salt Lake City, UT 84130-0281
8216576 +E-mail/Text: bankruptcy@cavps.com Dec 20 2013 18:05:21 Cavalry Portfolio Serv,
500 Summit Lake Drive, Valhalla, NY 10595-2322
8216577 +EDI: CHASE.COM Dec 20 2013 18:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
8216579 +EDI: PRA.COM Dec 20 2013 18:13:00 Empire/GEICRB, C/O Portfolio Recovery, PO Box 12914,
Norfolk, VA 23541-0914
8216580 +EDI: MID8.COM Dec 20 2013 18:13:00 HSBC Bank, C/O Midland Funding, 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
8216583 EDI: IRS.COM Dec 20 2013 18:13:00 Internal Revenue Service, 10 Metrotech Center,
625 Fulton Street, Brooklyn, NY 11201
8216582 +EDI: IRS.COM Dec 20 2013 18:13:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
8216585 +EDI: TSYS2.COM Dec 20 2013 18:13:00 Juniper Card Services, Card Services, PO Box 13337,
Philadelphia, PA 19101-3337
8216587 +EDI: MID8.COM Dec 20 2013 18:13:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2013

Signature: /s/Joseph Speetjens

District/off: 0207-1

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Form ID: 213

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2013 at the address(es) listed below:

Debra Kramer dkramer@kramerpllc.com;trustee@kramerpllc.com, ny73@ecfcbis.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Scott R Schneider on behalf of Debtor Sabrina Crutch scottsch@optonline.net

TOTAL: 3

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 1-13-47530-ess

UNITED STATES BANKRUPTCY COURT
Eastern District of New York

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/19/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors --- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sabrina Crutch
aka Sabrina Nicholson
137-02 Brookville Boulevard
Rosedale, NY 11422

Case Number:
1-13-47530-ess

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID
No.:
xxx-xx-6437

Attorney for Debtor(s) (name and address):

Scott R Schneider
117 Broadway
Hicksville, NY 11801
Telephone number: (516) 433-1555

Bankruptcy Trustee (name and address):

Debra Kramer
Debra Kramer, PLLC
98 Cutter Mill Road
Suite 466 South
Great Neck, NY 11021
Telephone number: (516) 482-6300

Meeting of Creditors

Date: **January 17, 2014**

Time: **02:00 PM**

Location: **Office of the United States Trustee, 271-C Cadman Plaza East, Room 2579 - 2nd Floor, Brooklyn, NY 11201-1800**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/18/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

271-C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800
Telephone number: (347) 394-1700

For the Court:

Clerk of the Bankruptcy Court:
Robert A. Gavin, Jr.

Hours Open: Monday - Friday 9:00 AM - 4:30 PM

Date: 12/20/13

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certificate of Completion of the Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the Personal Financial Management Course Certificate is not filed within the allotted time, a discharge will not be issued and the case will be closed.